

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Antonio Lavon Bullock and Tameka Renee  
Bullock**

S.S. Nos.: xxx-xx-7408 and xxx-xx-7453  
Mailing Address: 600 S. Churton Street, Apt 142, Hillsborough, NC  
27278-

**Case No. 11-81106**

Debtors.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 8, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 25, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)							
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
ARREARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount (See †)				
			**				
			**				
			**				
			**				
			**				
			**				
			**				
			**				
			**				
LTD - DOL ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
S1D - SECURED DEBTS w/ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander		\$4,703	5.00	\$47	\$113.78	2003 Kia Sedona
				5.00			
				5.00			
				5.00			
S1D - SECURED DEBTS w/ 100% <sup>a</sup>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)				Amount			
Law Offices of John T. Orcutt, P.C.				\$2,800			
SECURED TAXES				Secured Amt			
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS				Amount			
IRS Taxes				\$1,967			
State Taxes				\$4,285			
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100% <sup>a</sup> )		Int. <sup>b</sup>	Payoff Amt				
All Co-Sign Protect Debts (See <sup>c</sup> )							
GENERAL NON-PRIORITY UNSECURED				Amount <sup>d</sup>			
DMI= None(\$0)				None(\$0)			
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$	<b>\$254</b>	per month for	<b>60</b>	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **11.73** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE

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Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Ennemoser

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Charlene Ennemoser

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Credit Financial Services** Post Office Box 451 Durham, NC 27702-0451
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	CSDDUR Post Office Box 530 Durham, NC 27702-0530
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	ACS Post Office Box 7051 Utica, NY 13504-7051	Direct Loans** US Department of Education PO Box 5609 Greenville, TX 75403-5609
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Banfield Medical 2800 East Millbrook Road Raleigh, NC 27604-2897	Duke Primary Care Post Office Box 70841 Charlotte, NC 28272-0841
Experian P.O. Box 2002 Allen, TX 75013-2002	BB&T Post Office Box 1847 Wilson, NC 27894	Durham Anesthesia Assoc., P.A. Post Office Box 15609 Durham, NC 27704
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Caremark, Inc. Post Office Box 840688 Dallas, TX 75284-0688	Durham Emergency Physicians ** P.O. Box 15133 Durham, NC 27704-0133
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	CB of Winston-Salem Coll Post Office Box 3136 Winston Salem, NC 27102-3136	Durham Radiology & Assoc., Inc. Post Office Box 60280 Charleston, SC 29419-0280
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	CenturyLink Post Office Box 4300 Carol Stream, IL 60197-4300	Durham Regional Hospital and Emergency Medical Service 402 Stadium Drive Durham, NC 27704
US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Chase ** Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298	Finance America 1456 Dixon Avenue, # 100 Lafayette, CO 80026

First Point Collection Resources ** Post Office Box 26140 Greensboro, NC 27402-6140	NC Department of Justice for NC Department of Revenue Post Office Box 629 Raleigh, NC 27602-0629	Time Warner c/o Credit Management 4200 International PKWY Carrollton, TX 75007
First Premier Bank** Post Office Box 5147 Sioux Falls, SD 57117-5147	North Carolina Dept of Revenue** Post Office Box 1168 Raleigh, NC 27602-1168	United Compucred Collections 4190 Harrison Avenue Cincinnati, OH 45211
Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346	North Paw Animal Hospital 5106 Guess Road Durham, NC 27705	US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858
JL Walston & Associates 1058 West Club Blvd, # 145 Durham, NC 27701-1167	Orange County Tax Collections** PO Box 8181 Hillsborough, NC 27278	
Johnny Bailey Palmers Grove Church Road Hillsborough, NC 27278	Piedmont Electric Membership Corp Post Office Box 1469 Hillsborough, NC 27278-1469	
Johnny Bailey Sr. Palmers Grove Church Road Hillsborough, NC 27278	Private Diagnostic Clinic, PLLC 5213 South Alston Avenue Durham, NC 27713	
Kroger Check Recovery Center Post Office Box 30650 Salt Lake City, UT 84130-0650	Regional Surgical Associates Post Office Box 15698 Durham, NC 27704-0698	
Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615	RTP Federal Credit Union ** 4220 NC Hwy 55 Suite 330 Durham, NC 27713	
Meade & Associates 737 Enterprise Drive Westerville, OH 43081	Santander Consumer USA** Bankruptcy Dept/Attn: Managing Agt Post Office Box 560284 Dallas, TX 75356-0284	